

Worrying about money?

Support is available in Cotswold



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

Step 2: What are some options?

1 Council Support Schemes

People on low incomes may be eligible for **Housing Benefit**, **Discretionary Housing Payments** and **Council Tax Support** from the council. This will depend on your current circumstances. Find out more at:

www.cotswold.gov.uk/council-tax-and-benefits

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice. A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help with managing gas and electricity bills and make sure you're not missing out on things like school clothing grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help?

CITIZENS ADVICE STROUD AND COTSWOLD DISTRICTS

Support with debt, benefits, housing and employment

www.citizensadvice-stroudandcotswold.org.uk

www.citizensadvice.org.uk

0808 800 0510 | 0808 800 0511

Help with options: 1 2 3 4 5 6

P3

Support for people faced with housing issues, such as arrears, eviction or downsizing. Also help for benefit advice and budgeting

Drop ins at Moreton

and Cirencester open Monday to Friday 09.00 - 13.00

0808 168 2443 | www.p3charity.org

Help with options: 1 2 4 6

GL COMMUNITIES ADVICE SERVICE

Money advice and support for Cotswold and surrounding areas

01452 505 544

info@glcommunities.org.uk

www.glcommunities.org.uk

Help with options: 1 2 3 4 5 6

CLEAN SLATE

Help with money matters, finding work and getting online

01453 796 050 | glos@cleanslateltd.co.uk

www.cleanslateltd.co.uk/contact.html

www.quidsinmagazine.com

Help with option: 2

AGE UK GLOUCESTERSHIRE

Benefit check to ensure over 65s are claiming their entitlements

01452 422 660

Helpteam@ageukgloucestershire.org.uk

www.ageuk.org.uk/gloucestershire

Help with option: 2

Other Support

Warm and Well at Severn Wye

Energy efficiency advice

0800 500 3076

www.warmandwell.co.uk

The Churn Project

Providing financial hardship, employment, and wellbeing support for families, adults, and older people in Cirencester and surrounding villages

01285 380 038

www.churnproject.org.uk

Cotswold Friends

Community transport, support services and activities in the Cotswolds

01608 651 415

www.cotswoldfriends.org

Mencap

Energy and money advice to help people with a learning disability and their family or carers

0808 808 1111

helpline@menicap.org.uk

www.mencap.org.uk/BGET

Shelter

Free housing advice

0808 800 4444

england.shelter.org.uk

Turn2Us

Information on benefits and grants

www.turn2us.org.uk

benefit.calculator.turn2us.org.uk

Helpline (if no internet access)

0808 802 2000

National Debtline

Free and independent debt advice over the phone and online

0808 808 4000

www.nationaldebtline.org

Other Support

Debt Advice Foundation

Specialist debt charity offering advice on any aspect of debt

0800 043 4050

www.debtadvicefoundation.org

StepChange

Expert debt advice and money guidance

0800 138 1111

www.stepchange.org

MoneyHelper

Advice to help improve your finances

0800 138 7777

www.moneyhelper.org.uk

Healthy Start

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4

0300 330 7010

healthy.start@nhsbsa.nhs.uk

www.healthystart.nhs.uk



PEOPLE
POTENTIAL
POSSIBILITIES



COTSWOLD
District Council



Stroud
& Cotswold
Districts



home to **Quids in!**



Gloucestershire
Let's change how we age

Interactive version



www.worryingaboutmoney.co.uk/cotswold

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